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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

jc903 U.S. PTO  
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In re the Application of:

Donald STONE

Application No. New U.S. Patent Application

Filed: June 27, 2001

Attorney Dkt. 33343-173349

For: RULE-BASED SYSTEM AND APPARATUS FOR RATING TRANSACTIONS

**INFORMATION DISCLOSURE STATEMENT**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

Pursuant to 37 CFR §1.56, the attention of the Patent and Trademark Office is hereby directed to the reference(s) listed on the attached PTO-1449 and/or listed herein. Unless otherwise indicated herein, one copy of each reference is attached. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the reference(s) be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

1. This Information Disclosure Statement is being filed (a) within three months of the U.S. filing date or the date of filing a new application OR (b) before the mailing date of a first Office Action on the merits in the present application. No certification or fee is required.

Respectfully submitted,

  
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Form PTO-1449 (REV. 8-83)		US Dept. of Commerce PATENT & TRADEMARK OFFICE		ATTY DOCKET NO. 33343-173349		APPLICATION NO. New U.S. Patent Application	
INFORMATION DISCLOSURE STATEMENT  (Use several sheets if necessary)							
				APPLICANT(S) Donald STONE			
				FILING DATE June 27, 2001			
U.S. PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME		CLASS	SUB CLASS
		6,182,054	1/30/01	Dickinson et al.			
		5,923,741	7/13/99	Wright et al.			
FOREIGN PATENT DOCUMENTS							
		DOCUMENT NUMBER	DATE	COUNTRY		CLASS	SUB CLASS
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, etc.)							
EXAMINER				DATE CONSIDERED			
<p>Examiner: Initial if citation considered, whether or not citation is in conformance with M.P.E.P. 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>							